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**MTRS**  
MASSACHUSETTS TEACHERS'  
RETIREMENT SYSTEM

# MTRS Employer Bulletin

Number 13 ■ July 2006

## Our updated online enrollment process is now live!

The updated process is simpler, shorter and, overall, more user-friendly

As announced in our Employer Bulletin last October, we have just launched the updated version of our online enrollment tool. We are very excited about this updated version, as it simplifies the process for everyone—you, enrollees and us—and, for everyone's protection, will transmit encrypted data directly to our own secure, on-site server.

### Two important changes

While the "look and feel" and basic functionality of the updated tool are very similar to what we have had in place for the last few years, please be aware of two important changes.

- 1) **You must now complete and SUBMIT ONLINE the revised Enrollment Registration Form before you give it to your new employee.**

When you hit "Submit," your new employee's data will be sent to us via a secure, encrypted connection. Submitting the Enrollment Registration Form online does two things:

- it enters the new employee in our enrollment database, thereby allowing him or her permission to access the online enrollment process; and,
- it tells us to expect to receive data and payroll deductions from your new hire.

- 2) **The revised enrollment confirmation page now provides you with guidance regarding the employee's contribution rate.**



Version 4.0 ■ July 2006

Enrollment is a benefit and a very important part of your financial future—the MTRS is your employer's retirement plan.



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Form BRU-F0010-FEBF-05252006

MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

### MTRS Enrollment Registration Form

THIS SECTION TO BE COMPLETED BY PAYROLL ADMINISTRATOR AND SUBMITTED ONLINE  
NOTE: For everyone's protection, this data will be submitted via a secure online connection directly to the MTRS's on-site server.

Employee Name	John Doe	Employee ID	111 - 22 - 3333
Employee Name	Patricia Jones	Employee Phone	444-555-6666
Employee Title	Payroll Administrator	Employee Email	pjones@school.org
Date	July 14, 2006		
1) School district's four-digit MTRS agency code	0200		
2) Employee's start date as a teacher or administrator mm/dd/yyyy	09/05/2006		
3) Job title	Teacher (Daytime)		
4) If "other," please enter other position title			
5) Employment status as a percentage of full-time	100		
6) Number of days in contract	181		
7) Annual contract salary	\$45,000		
8) Percentage of salary paid by federal grant, if any	0		
9) Date of first payroll deduction, if known mm/dd/yyyy	09/15/2006		
10) Additional employment information:			
Temporary employee?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		
Long-term substitute?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		

You will need...

- 1) Your certification number, name of issuing authority and date of issuance.
- 2) If you have ever been employed by a Massachusetts public school and/or another Massachusetts city, town, county or authority: your position or title, your dates of employment and the status of that account (e.g., whether you withdrew or rolled it over, left it on deposit, or transferred it to another account).

#### What you need to do...

- 1) Using a computer that has Internet access and that is connected to a printer, go to: <http://mass.gov/mtrs/Section59enroll.htm>. Allow yourself 10 to 20 minutes to complete the online process.
- 2) Provide and submit your data online.
- 3) Return your printed MTRS Enrollment Confirmation Form to your school payroll official as soon as possible, so that your employer may process your MTRS payroll deductions and the MTRS may maintain your retirement account.

Thank you for your cooperation!

From now on, be sure to access and use the updated pdf form on our website (Employers > Employer forms > MTRS Enrollment Registration Form). The old form won't work with the updated process, and you must now complete the form—and submit it online—before you give the printed copy to your new hire.

The form you will receive from the enrollee now not only presents the employee's data in a cleaner, clearer, one-page format, it also includes a helpful, variable *Message to Payroll Officer* that provides you with guidance in determining that particular employee's contribution rate.

# Online enrollment: An overview of the revised process

(continued from page 1)

## Step 1: School District Administrator

### **Complete and submit the online Enrollment Registration Form for each new employee**

As a school business administrator, you are responsible for ensuring that your new hires are properly enrolled in the MTRS. Before going online to complete your piece of the

For both members and employers, the basic process remains the same, but please take note of **two important changes**—

- 1) You must now complete and **SUBMIT ONLINE** the revised Enrollment Registration Form before you give it to your new employee.
- 2) The enrollment confirmation page that you will receive from your new employee has a new look and now provides you with guidance regarding the employee's contribution rate.

enrollment process, make sure that your new hire is in fact eligible for MTRS membership. If you are unsure of a new hire's eligibility, please refer to our online resources regarding eligibility or contact your MTRS Employer Services Representative for assistance.

**Remember that registering your new hire is mandatory.** In order

for any new teacher to enroll, *you* must first complete and submit the data online. Please assemble all applicable new employee information—start date; position title; employment status as a percentage of full-time; number of days in contract; annual contract salary; percentage of salary paid by federal grant, if any; date of first retirement deduction, if known—before proceeding to this page.

To access the Enrollment Registration Form, go to <https://mtrs.trb.state.ma.us/eeep/4eeepreg.html>.

The registration form is designed to be user-friendly, but if you have any questions or concerns, please contact your MTRS representative and he or she will gladly assist you. After you have completed the registration form online, please use the buttons to PRINT and SUBMIT the form; then, give the printed form to your new hire so that he or she will be able to go online to complete his or her portion of the enrollment process. *The registration form is essential because your new hire will NOT be able to enroll without it.*

## Step 2: New employee

### **Complete the online enrollment process and provide you with his or her enrollment confirmation page**

Membership in the MTRS is mandatory for eligible employees. Online enrollment is a quick and simple procedure that will typically take no more than 10 minutes. To enroll online, your new employee must have:

- the completed Enrollment Registration Form that you provide (see Step 1);
- his or her teaching certification number and date of issue, if applicable;
- if he or she has ever been employed by a Massachusetts public school district or another Massachusetts city, town, county or authority, the name of the agency and retirement system, his or her position title, dates of employment and what he or she did with the funds in that account; and,
- a connection to a printer.

We recommend that new employees complete all of the online enrollment steps at one sitting. If they have any questions or problems, they should feel free to e-mail us at [enrollsupport@trb.state.ma.us](mailto:enrollsupport@trb.state.ma.us), or call us at 617-679-6895.

As in the old process, after providing the required data, your new employee will see a “confirmation” web page that he or she must print and forward to you as soon as possible. As before, you will then use this form to determine the employee's contribution rate.

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**MTRS** MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

MTRS Enrollment process > Step 1 > Step 2 > Step 3 > Checklist of next steps

**MTRS Enrollment process**  
**Step 3: PRINT this confirmation form**

John: Thank you! Your information has been successfully submitted to the MTRS. Now please PRINT and SIGN this form, and GIVE it to your payroll official as soon as possible.

1) Print this page 2) AFTER printing, go to next step

3) Name John M Doe  
2) SSN 000-00-0000  
3) Date of birth 02/26/1959

**Message to Payroll Officer:** Based on the data submitted by this employee in the MTRS Enrollment process, your employee has indicated that he/she previously elected into RetirementPlus; therefore, please use a contribution rate of 11%. Note that all contribution rates are subject to verification by the MTRS.

4) My history with the MTRS, if any

Employer	Title	From/To	Status of account
ADAMS	Guidance	01/08/1987-06/30/2005	Left Funds

5) My history with other MA contributory retirement systems, if any

System	Title	From/To	Status of account
CAMBRIDGE	Sr Hearing Examiner	12/15/1982-01/02/1986	Transferred

6) Employee's signature  
I hereby state that I completed the MTRS Enrollment process and submitted my data electronically.  
Signature \_\_\_\_\_ Date \_\_\_\_\_

**Reference: MTRS Contribution rates**  
If the date on which your employee became a member of a MA contributory retirement system, and from which he/she continuously maintained funds, on account is...

Period	Rate
• Before January 1, 1979	5%
• January 1, 1979 through December 31, 1983	7%
• January 1, 1984 through June 30, 1995	7% + 2% over \$30,000
• July 1, 1996 through June 30, 2001	9% + 2% over \$30,000
• All members who started in a MA contributory retirement system OTHER than the MTRS after July 1, 2001, and who have either opted not to participate in RetirementPlus or who failed to make a RetirementPlus election by their deadline	11%
• All RetirementPlus participants, including those who are transferred to participate because they started service with the MTRS on or after July 1, 2001 and did not transfer into the MTRS from another MA contributory retirement system	11%

The revised Enrollment Confirmation form that you will receive from your new employees now presents the data in a clean, clear format, and includes a helpful “Message to Payroll Officer” regarding how to establish the employee's contribution rate.

Members eligible for a RetirementPlus election will be advised to download and complete the election form, a

## R E M I N D E R S &amp; U P D A T E S

**If you haven't already sent us electronic or paper copies of your collective bargaining agreements, please send them***If you've already done so, thank you!*

We're happy to report that school districts are responding to our requests for electronic copies of their collective bargaining agreements, sending them to us via e-mail attachment. As a result, we are expanding our electronic contract archive. Having this information is facilitating retirement processing by eliminating much of the back-and-forth communication with employers.

If you have already sent us your contracts, thank you! If you haven't yet, please do so at your first opportunity. If your district is among those where contracts are currently unsettled and negotiations are in progress, simply notify us by e-mail. Kindly e-mail your contracts to us at [empsup@trb.state.ma.us](mailto:empsup@trb.state.ma.us). ■

**Schedule change: This year, we'll present our *Ready for Retirement* seminars in the fall***If your district would like to host one of our programs—or if you'd like to attend—please let us know*

This fall, we will be conducting another series of our popular *Ready for Retirement* seminar for members who will be retiring in 2007 in multiple locations across the state. In past years, we have held these seminars in the spring, but feedback from our members indicates that the fall is a better time for this program, as it provides them with the information they need *before* they begin the retirement process.

We plan to have our schedule of dates and locations completed in August, just in time for release and promotion in September, when school starts up again. If your district is interested in hosting one of these seminars, please contact Scott Cauley, MTRS Educational Program Coordinator, at 617-679-6883 or [scott.cauley@trb.state.ma.us](mailto:scott.cauley@trb.state.ma.us). Or, if you are interested

in attending, please let us know once the schedule is announced, as we would be happy to have you join us.

Thank you for your past assistance in spreading the word about our educational initiatives—we greatly appreciated your help and support! ■

**UPDATE: Recent "Option Change" legislation results**

As you may know, Chapter 143 of the Acts of 2005, which took effect on February 10, 2006, allowed members (or their surviving spouses) whose retirements took effect between July 1, 2004 and December 27, 2004 to change their retirement option from Option A or B to Option B or C. Eligible retirees and surviving spouses had until June 30, 2006 to make their option change.

In April, we sent an informational package and forms to 3,130 retirees who were eligible to make the option change, and our counselors made telephone calls to the survivors of the 19 retirees who died during the eligibility period. As a result of this legislation, nearly 300 retirees changed their retirement option.

We are now processing the necessary benefit adjustments and expect to complete the project later in the fall, well within the 180-day processing period specified by the law. ■

**UPDATE: Retirement stats***The numbers are not as high as expected, but still a record season*

As of July 17, 2006, we have received approximately 3,000 retirement applications with summer-2006 retirement dates. If past trends hold true, we expect to receive about 4,000 applications for the 2006 retirement season (our reporting period of October 1, 2005 through September 30, 2006). While this is not as high as our earlier prediction, it sets a record as the biggest retirement season in our 92-year history! ■

**Online enrollment** (continued from page 2)

copy of which must be provided to you for insertion in the member's personnel record, with the original mailed to us.

As a school district administrator, you play a vital role in the MTRS enrollment process. Please be sure to review your new employee's Enrollment Confirmation to determine his or her rate, and to include all new MTRS enrollees on the next monthly retirement deduction report. If you have any questions, please contact us for help.

**Step 3: MTRS*****Process the enrollment data from you and the new hire***

In this revised process, we will now receive data directly from **you**. This will provide us with a complete picture of each enrollee's situation, and allow us to better advise you in the event that you have any questions about the employee's eligibility or contribution rate. We hope that this improved process will reduce or eliminate deduction rate errors for all of us, and we look forward to hearing your feedback on this updated process! ■



FROM THE EMP SUP@TRB.STATE.MA.US INBOX —

**Q: Employees who work on a less-than-half-time basis are not eligible for MTRS membership, but they can later purchase credit for that service. Why not just enroll these employees?**

We have received inquiries from school business administrators who are confused by an apparent inconsistency in the MTRS's administration of part-time service credit. Why, we are asked, do you not enroll employees working a total of less than 50 percent of full-time while you allow active members to purchase retirement service credit for less than half-time employment, as well as odd days or hours worked as substitutes scattered here and there over the years?

The answer is found in two places: Section 1 of M.G.L. c. 32 and the MTRS's part-time service regulation. Chapter 32 defines a "teacher" as a "...person who is employed by one or more school committees...**on the basis of not less than half-time service...**" (emphasis added). Therefore, we are legally obligated to enroll only teachers who are employed on a total of an at-least-half-time basis.

[Note: When determining whether a teacher is employed on an at-least-half-time basis, we count all of the teacher's eligible employment. As you know, the law allows teachers to be employed by more than one school district. For example, if a teacher is working on a 40 percent basis in your school district, she would be eligible for MTRS membership if her employment in another district brought her up to the half-time threshold.]

The rest of the answer is found in MTRS regulation CMR 807-3.03 which describes the conditions under which members can purchase retirement credit for

non-membership service. Non-membership service is service rendered while the member was not enrolled in one of the 106 Massachusetts contributory retirement systems, but that becomes creditable once the member properly enrolls. The MTRS allows members to purchase proportional credit for any period of non-membership service performed as an employee of a Massachusetts governmental unit—for example, substitute teaching, either on a per diem or some other basis, that is less than half-time. Proportional credit is calculated by dividing the number of days or hours worked during the year by the number of days or hours that would be considered full-time employment. The result is a fraction of a year of retirement service credit.

So, the simple answer is that an employee must work at least 50 percent to qualify for MTRS membership and service credit; once he or she meets that threshold, the law then allows the MTRS to recognize credit for all prior Massachusetts public service employment. ■

*Do you have a question about enrolling a member, withholding retirement contributions, establishing contribution rates or submitting payroll deductions?*

*If so, please submit it to us at [empsup@trb.state.ma.us](mailto:empsup@trb.state.ma.us) and we'll reply via e-mail. We'll publish the Q&A that we think might be helpful to your colleagues in a future Employer Bulletin!*

## ***Be sure to attend one of our summer training seminars!***

If you haven't already registered for one of our morning seminars, please take a minute to sign up today—we recommend that at least one representative from each district attend to ensure that everyone is up to date!

To register, go to our online registration form at <http://mass.gov/mtrs/3register/3employpro.htm> and follow the simple instructions. We look forward to seeing you there!

### ■ WORCESTER

TUESDAY, AUGUST 1, Crowne Plaza Worcester

### ■ DEVENS

THURSDAY, AUGUST 3, Devens Common Center

### ■ CAMBRIDGE

FRIDAY, AUGUST 4, MTRS Cambridge office, Presentation Room, first floor

### ■ WAKEFIELD

MONDAY, AUGUST 7, Wakefield, Sheraton Colonial Hotel and Golf Club

### ■ TAUNTON

TUESDAY, AUGUST 8, Taunton Holiday Inn

### ■ HYANNIS

FRIDAY, AUGUST 11; Radisson Hotel Hyannis